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CLERK, U.S. DISTRICT COURT  
SOUTHERN DISTRICT OF CALIFORNIA

PM

DEPUTY

THE UNITED STATES DISTRICT COURT BY:  
SOUTHERN DISTRICT OF CALIFORNIA

07 CV 2122 L (NLS)

Shamelle R. Morris, ) Case No: \_\_\_\_\_  
Plaintiff, ) Complaint to Action of Quiet  
vs. ) Title  
HOMECOMINGS FINANCIAL LLC, ) Failure to Give Full Disclosure  
Wachovia Dealer Services ) Of Regulation Z Truth and  
Defendant ) Lending Act Title 5 USC section  
 ) 1635(a) Title 12 CFR 226.23(D) (I)

"Here comes the, Shamelle R. Morris, bringing this complaint/  
Action to Quiet Title/ Lis Penden. This controversy is over  
Three Hundred Thousand Dollars and it also involves real  
property; located at 6544 College Grove Drive #68, San Diego CA  
92115 and Loan No. 81003260 and 810033261 of Homecomings  
Financial. Invasion of Regulation Z of the Truth in Lending ACT,  
Title 5 USC(a) Title 12 CFR 226.23 (D) (I).

1  
2                   **Failure to Give Full Disclosure Of**  
3                   **Regulation Z Truth and Lending Act Title 5**  
4                   **USC section 1635(a) Title 12 CFR 226.23(D) (I)**

5                   **Jurisdiction of the Court**

6                   The jurisdiction of this subject matter involves real  
7                   property, Predatory Lending, constructive fraud, misinformation,  
8                   failure to give full disclosure of contract, and violations of  
9                   Regulation Z of the Truth and Lending Act. In further notice of  
10                  jurisdiction and judicial notice the, Shamelle R. Morris,  
11                  reserves all rights, waiver of none ever. A claim of relief can  
12                  only be granted under the Bankruptcy Reform Act and a  
13                  certificate of rescission due to violations of the Truth in  
14                  Lending Act. Jurisdiction pursuant to the Federal Tort Claim  
15                  Act, which grants jurisdiction over subject matter of criminal  
16                  elements, and the United States District Court has original  
17                  jurisdiction pursuant to 28 U.S.C., Cal 251, scope and extent of  
18                  jurisdiction of Federal Court and thus grounds, which governs  
19                  jurisdiction and remedies under Title 42, 1983 and 1984 is  
20                  operational under the color of State Law and offices. The  
21                  original jurisdiction was granted to the United States District  
22                  Court Common Law Jurisdiction by Article III, section 2;  
23                  Judicial power of the United States shall be vested in the  
24                  Supreme Court by the Constitution for the United States of  
25                  America. The Amendments without qualification petition relief  
26                  upon the Constitution.

27  
28                   **Parties of Interest**

1 Plaintiff is, Shamelle R. Morris.

2 Defendant is **Homecomings Financial LLC & Wachovia Dealer**  
3 **Services** at 4350 Von Karman Avenue #100, Newport Beach, CA 92660

4

5 **Fact**

6 On or around August, 2006 an agreement was made between  
7 the, Homecomings Financial, and the Purchaser, Shamelle R.  
8 Morris. The Purchaser, Shamelle R. Morris has **in good faith**  
9 **signed the loan agreement but has since learned of many**  
10 **Predatory facets of the above listed loans by Homecomings**  
11 **Financial which is to be brought forth in a jury trial in this**  
12 **United States District Court, unless Homecomings financial**  
13 **rights the wrong by giving a Reconveyance of said property**  
14 **forthwith.** Wherefore the defendant and all parties of interest  
15 have **Failed to give full disclosure of contract according to the**  
16 **Truth and Lending Act and Regulation Z** and have currently been  
17 served. Shamelle R. Morris is awaiting the notice of full  
18 Reconveyance of the Deed of Trust of said property by the  
19 President or Vice President of Homecomings Financial. The  
20 affirmative fact, due to the Predatory Practices and Dishonor  
21 mentioned in the above pursuant to the our settlement agreement  
22 and stipulations below, that any dishonor/ arguments the  
23 purchaser/grantor can regain her rights and the original Deed of  
24 Trust is rescinded in good faith herein invoking herein the 3-  
25 year right of rescission clause due to the following reasons:  
26 A) The ultimate fact due to the Predatory, unethical and  
27 outrageous business practices of the Defendant Homecomings  
28 Financial and it's Cohorts, Shamelle R. Morris, in her own

1 stead, gives notice of rescission of the Deed of Trust  
2 under the statutes of fraud and also due to breach of  
3 agreement/dishonor of the administrative process, in which  
4 Shamelle R. Morris requests defendant Homecomings Financial  
5 to answer point for point under their full commercial  
6 liability and under penalty of perjury and signed before  
7 two witnesses an answer of all the enclosed within 10 days  
8 of receipt of this Quiet title And Notice of Lis Penden  
9 for the County Recorder or be subject to a full  
10 reconveyance of property to the Shamelle Morris forthwith,  
11 and to fulfill the below stipulations as well, due to their  
12 guilt in this matter:

13 The ultimate fact is that **Homecomings Financial LLC & Wachovia**  
14 **Dealer Services** .is using all types of Slander of the Petitioner,  
15 Shamelle R. Morris, and handle this instant matter in a professional  
16 way and settling the instant matter with the petitioner..

17 I, Shamelle R. Morris, give notice of the affirmative fact that there  
18 was a commercial dishonor, for which I exercised my rights by using  
19 the guidelines of the United Nations Convention therefore not only  
20 was there invasion of the named Convention, but there was also an  
21 invasion of Regulation Z of the Truth in Lending Act.. This means  
22 that there is no way for me to legally tender my debts, and one can  
23 use House Joint Resolution-192 to discharge any debts or obligations,  
24 public or private. Due to this outrageous and unethical behavior and  
25 business practice of these named Respondents, the public at large is  
26 in jeopardy. I, Shamelle R. Morris, bring forth this information to  
27  
28

1 the U.S. District Court for a possible Grand Jury Review and possible  
2 indictments.  
3

4 Domestic Mixed War- a mixed war is one which is made on one side  
5 of public authority and the other by mere private person, (Black's Law  
6 Dictionary 5<sup>th</sup> Ed. Page 1420). War does not exist merely because of an  
7 armed attack by Military forces of another nation until it is a  
8 condition recognized or accepted by political authority of Government,  
9 which is attacked either through an actual declaration of war or other  
10 acts demonstrating such, criminally under Title 18, Section 4, civilly  
11 under Title 42, Section 1983, 1985, 1986, position emphasis added:  
12 (Suaser V. Sun Life Assure Co. Of Canada, D.C. 57 F Supp. 620, 621)

14 Mixed war is the disintegration of peace: Webster's states: "A  
15 State of hostility, conflict, or antagonism, a struggle between  
16 opposing forces," not necessarily open, violent, armed confrontations,  
17 although a continued state of disrupted peace by any forced lead to  
18 open armed conflict.  
19

20 The named Respondents The President/ Vice President of  
21 Homecomings Financial LLC & Wachovia Dealer Services did act in their  
22 private capacity and are hereby accused of the following crimes  
23 against humanity, and violation of the rights of the people of this  
24 California Republic/ International Communities/ Universal Declaration  
25 of Human Rights or obligation are secured, preserved or defined by the  
26 Constitution, art.1 sec. 10.  
27

Fraud-

1       Permitting shown and demonstrated acts of fraud and actively  
2 participating in a scheming conspiracy of untruths and  
3 misrepresentation to deceive those who entrusted themselves in dealing  
4 in good faith, while specifically acting in deliberate bad faith  
5 wherein such fraud was shown (Cal. Penal Code sec. 532 18 USC 1001).  
6  
7

8       Conspiracy-

9       A confederation of two or more individuals who may not know each  
10 other but by their joint effort, commit some unlawful or criminal act.  
11 (Black's Law Dictionary). Multiple officials, agents, and other  
12 persons named properly noticed by the attached commercial affidavit  
13 continue to raise revenue by fraud and extortion, theft of rights of  
14 Shamelle R. Morris and the general public at large. (California  
15 Racketeering Act 18 USC 1961 et. Seq.)  
16  
17

18       Treason-

19       Treason is defined as the assault against the authority to which  
20 one owes allegiance. It is one of three specific crimes named in the  
21 United States Constitution. It requires that one commit an act of war  
22 against the Constitution or giving aid and comfort to an enemy, such  
23 clearly, action by government officer and such private officer who  
24 have privileged authority in Commerce by the Constitution, in specific  
25 connection to the above violations. Malfeasance of office along with  
26 violating their oath of office and in the related connected activities  
27 here in as listed below is nothing short of Treason.  
28

1       In addition to and along with the above cited crimes, the  
2 accuser's acting in concert with each other complete such acts as  
3 listed as follows:

4       Racketeering;

5           Is the combination of the above identified crimes. Title 18  
6 United States Codes Section 1961 (RICO) defines it as involving a host  
7 of patterned criminal actions that includes but is not limited to an  
8 act or threat of murder, kid napping, gambling, arson, and as in the  
9 instant case, robbery, bribery, extortion, Fraud, slavery,  
10 misrepresentation, etc..

12           The explanation of crimes above stem from other hidden crimes  
13 being forced upon the general public at large/ the People of this  
14 California Republic and the International Communities. Such Crimes  
15 and this Affidavit of Information, is registered in the overall  
16 context of the Bankruptcy of the United States the, District of  
17 Columbia) as per Jurisdiction set for In the U.S. Constitution Article  
18 1, section 8, clause 17, and 18 and Article 4, Section 3, clause 2)  
19 the United States Bankruptcy is a direct result of the Federal Reserve  
20 act of Dec. 22, 1913, in which the delegated authority of Congress to  
21 be Responsible for the Nation's currency was unconstitutional and was  
22 clearly reiterated on march 17, 1993 on the floor of the House of  
23 Representatives by James Traficant, Jr. (Ohio) addressing the House,  
24 it is recorded in the United States Congressional Record, Wednesday,  
25 March 17, 1993, vol. 33 page H1303:

27           "Mr. Speaker, we are here now in chapter 11, member of congress are  
28 official trustees presiding over the greatest reorganization of any

1 bankrupt entity in world history. The U.S. Government," he further  
2 mentioned, "the U.S. attorney general the "permanent member" to the  
3 Secretariat of the Interpol operation and the Secretary of the  
4 Treasury , the "alternate permanent member" under article 30 of the  
5 constitution , and regulation of Interpol 22 USC 263 (a), the agents  
6 are required to renounce their allegiance to their respective  
7 countries and expatriate consequently, all "public servant" official,  
8 Congressmen, politician, Judges, attorney, law enforcement personnel,  
9 the states and their various agencies are express agents of the  
10 foreign principal. Private Municipal Corporation in behalf of the  
11 United States

13 This RICO enterprise should be subject to 28 USC sec 4 of the  
14 commission of crimes cognizable by a court of the United States.  
15 Title 18 USC sec 513 mentions: "Whoever makes, utters, or possesses a  
16 counterfeited security of a State or political subdivision thereof or  
17 of an organization, or whoever makes, utters, or possesses a forged  
18 security of a state or political subdivision thereof, or organization  
19 with intent to deceive another person, organization, or government  
20 shall be fined not more than \$250,000 or imprisoned not more than ten  
21 (10) years or both." Among securities defined at 18 USC sec 2311 is  
22 included: "evidence" of indebtedness, which in a broad sense may mean  
23 anything that is due and owing, which would include a duty,  
24 obligation, or right of action.

26  
27  
28

### **Waiver of Contractual Right**

I, Shamelle R. Morris, shall not be deemed to have waived right under this agreement unless such waiver is given in writing and signed by the Petitioner. The failure of either party to enforce one or more provisions of this agreement shall not be construed as a waiver or limitation of that Party's right agreement. No delay or omission on the part of the Petitioner in exercising a right shall operate as waiver of such right or any other right. A waiver by the Petitioner of a provision of this agreement shall not prejudice or constitute a waiver of the Secured Party's right otherwise to demand strict compliance with that provision or any other provision of this agreement. No prior waiver by Shamelle R. Morris nor any course of dealing between Shamelle R. Morris, and the Debtor, The President/Vice President of the defendant company's, shall constitute a waiver of the Secured Party's rights or of Debtor obligations under this agreement as to future Transactions, whenever the consent is required under this Agreement, the granting of such consent by the Petitioner in one instance shall not constitute consent over the whole.

UCC 3-103 fraud, misrepresentation, duress, Estoppel, Bankruptcy, principal and agent law of contract.

UCC 3-103. Duty to act in good faith requires honesty not dishonest/ reasonable Commercial Standard of fair Dealing.

UCC 403. Filing Public Record or upon Acceptance by Filing  
offer

UCC 1-201 (11) offer/ consideration/ Acceptance

UCC 1-105 Territorial, Application of the act, practice, Power to choose, Application Law, choose law, conflict of Law.

Payment of Ten million dollars, U.S.D. \$1,,000,000.00

<u>Nature of Crime</u>	<u>Damage</u>	<u>Penalty</u>	<u>Authority of Damage</u>
Fraud		\$10,000.00	18 USC 1001
2 counts theft of exemption from count 3 (felony) (18USC 2112)		\$5,000.00	18 USC 872
		\$250,000.00	18USC 3571, 3623
Conspiracy		\$10,000.00	18USC, 241
Racketeering (Criminal)		\$25,000.00	18USC, 1963
Grand theft Larceny		\$250,000.00 per day	18 USC 872
Racketeering (Civil Value) Whatever the actual damages are, that can be proven, multiplied by 3, triple the damages.			
\$10,000.00 x 3 = \$ 18 USC, 1964			
100 Constitutional Violations (Human Rights violation)		\$9,250,000.00	
partial table total			
Racketeering civil penalties			
\$ upon default subtotal amount to be finalized.			

26 The affirmative fact, that I, Shamelle R. Morris, further  
27 have reason to believe that the general public and the public at  
28 large are in jeopardy due to these **Predatory and Unethical**

1 **business practices of Homecoming Financial and its Cohorts** and  
2 the President and Vice President of Homecomings Financials  
3 willful refusal to give full disclosure pursuant to Regulation Z  
4 of the Truth in Lending Act that there is no real and Lawful  
5 Money and I am expecting Relief under said act. This is the  
6 reason I, Shamelle R. Morris honor the defendant's mutual  
7 administrative settlement agreement herein and stipulations to  
8 have filed, a Quiet title Lis Penden, under the rules of the  
9 common law, to test the Validity and let the Jury make the  
10 Determination whether there is a Breach of Contract between the  
11 Purchaser/Grantor and the Seller/Grantee. The Quiet title is  
12 also to test whether there was a breach of agreement or a breach  
13 of duty of Homecomings Financial to give full Reconveyance of  
14 the property. And to Further Test the Validity of whether the  
15 President/ Vice President of Homecomings Financial has the right  
16 to enforce an acceleration clause that is on the deed of trust,  
17 when the right of the 3 year rescission was dishonored by  
18 Homecomings Financial, and when there is evidence that the  
19 defendant Homecomings Financial never gave full disclosure among  
20 other things to be submitted to the jury at trial, nor loaned  
21 anything of substance to Shamelle R. Morris and, does  
22 Homecomings Financial deserve to lose their license to do  
23 business as has so many other predatory lenders?

24 The Homecomings Financial failed to respond within the  
25 10 days as requested or cancel the transaction and return the  
26 property back. HOMECOMINGS FINANCIAL willfully failed to give  
27 full disclosure, according to Regulation Z and the Truth and  
28 Lending Act, of check book credit/ credit debit, a.k.a. letter

1 of credit (bill of credit) and they declined to have an  
2 independent, certified accountant to review the lawful money  
3 that was originally loaned to see if there was clean hands in  
4 the above matter and consideration given.

5  
6 The , Shamelle R. Morris further affirms and is informed  
7 that the president/ vice president of HOMECOMINGS FINANCIAL  
8 continue to this day to refuse to give satisfaction.

9  
10  
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14 **Statement of Cause**

15 The Shamelle R. Morris is further informed that the  
16 affirmative fact is that the President/ Vice President of,  
17 HOMECOMINGS FINANCIAL and cohorts, also failed to disclose that  
18 the original loan was created by a check book entry, which may  
19 be sold in the open market as a promissory note with no  
20 consideration to the plaintiff. The defendant further failed to  
21 disclose the plaintiff would be converted into just a joint  
22 tenant for 30 years.

23  
24 The, Shamelle R. Morris, in his own stead, rescinds the  
25 loan contract due to constructive fraud and usury, and also due  
26 to Predatory and Unethical business practices, and furthermore  
27 demands a jury trial for relief.

28

1  
2 **Judicial Notice of How a Claim of Relief Can be Granted**  
3

4 A) The , Shamelle R. Morris gives **Judicial Notice to the**  
5 **United States District Court that relief can only be granted A)**  
6 **Regulation Z of the Truth in Lending Act Title 5 USC Section**  
7 **1635 (A) and the Title 12 CFR 226.23 (d) (i), 9<sup>th</sup> Circuit ruling**  
8 **in Yamamoto v. Bank of New York, 329 F3d 1167. per Regulation Z**  
9 **Action for rescission and Replevin is further Authorized Per**  
10 **House Joint Resolution-192/ the Emergency Bankruptcy of 1933.**

11  
12 **C) Under the Settlement agreement and the stipulations between**  
13 **the parties, Shamelle R. Morris and the President/ Vice**  
14 **President of Homecomings Financial.**

15  
16 Judicial Notice, the plaintiff Shamelle R. Morris,  
17 anticipates dishonor of the President/ Vice President of  
18 HOMECOMINGS FINANCIAL and its attorneys, to continue to dishonor  
19 via harassment of and by threatening of non-judicial foreclosure  
20 in state court, by a appointed trustee, even after notice of  
21 rescission according to this issuance of my contractual 3 year  
22 right of recission which was also refused.

23  
24 **Conclusion**

25 Shamelle R. Morris, further anticipates that the President/  
26 Vice President of Homecomings Financial will take no notice of  
27 administrative settlement agreement between the parties, in an  
28 attempt to cover up their predatory dealings and I hereby

1 request an order for Reconveyance without Prejudice due to  
2 defendants failure to honor all the above and adjust the  
3 account.

4

5 **Prayer**

6 1) Request to the Court that the President/ Vice President of  
7 Homecomings Financial honor the terms and conditions of the  
8 settlement agreement between the parties to Stay of all  
9 predatory and dishonorable / non-judicial foreclosure  
10 proceeding, stay of harassment of the defendant and its silent  
11 partners.

12

13 2) Request to the Court that the President/ Vice President of  
14 Homecomings Financial honor the terms and conditions of the  
15 settlement agreement between the parties request for four times  
16 the above, which will be presented at trial.

17

18 3) Request to the Court that the President/ Vice President of  
19 Homecomings Financial give full disclosure pursuant to  
20 Regulation Z of the Truth-in-Lending Act, that there were no  
21 Predatory practices at will (Homecomings Financial **Dishonored** by  
22 silence, Shamelle Morris's Request to have a professional  
23 accountant to check the credit and debit of the account).

24

25 4) Request to the Court that the President/ Vice President of  
26 Homecomings Financial honor the terms and conditions of the  
27 settlement agreement, and further **relief can only be granted by**  
28 **Regulation Z of the Truth in Lending Act Title 5 USC Section**

1 **1635 (A) and the Title 12 CFR 226.23 (d) (i), 9<sup>th</sup> Circuit ruling**  
2 **in Yamamoto v. Bank of New York, 329 F3d 1167. per Regulation Z**  
3 **Action for rescission and Replevin is further Authorized Per**  
4 **House Joint Resolution-192/ the Emergency Bankruptcy of 1933.**

5  
6) Request to the Court that the President/ Vice President of  
7 Homecomings Financial honor the terms and conditions of the  
8 settlement agreement between the parties to have the President  
9 and Vice President of Homecomings Financial swear under their  
10 full commercial liability under the penalty of perjury and sign  
11 a jurat or record a full Reconveyance on the Deed of Trust in  
12 the County Recorder and do whatever the District Court of the  
13 United States deems to be proper and just.

14  
15  
16 **Verification**

17 I, Shamelle R. Morris, attest and affirm that the above information  
18 mentioned in this affidavit of truth / Quiet Title is true and correct  
19 of the affirmative fact that there was a commercial dishonor, for  
20 which I exercised my rights by using the guidelines of the United  
21 Nations Convention therefore not only was there invasion of the named  
22 Convention, but there was also an invasion of Regulation Z of the  
23 Truth in Lending Act.. This means that there is no way for me to  
24 legally tender my debts, and one can use House Joint Resolution-192 to  
25 discharge any debts or obligations, public or private. Due to this  
26 outrageous and unethical behavior and business practice of these named  
27  
28

1 Respondents, the public at large is in jeopardy is to the best of my  
2 knowledge and belief.

3

4 Dated: 11-6-07 Henceforth Submitted, "Without Prejudice"

5 Shamelle Morris

6 Shamelle R. Morris, UCC 3-402

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**UNITED STATES DISTRICT COURT  
SOUTHERN JUDICIAL DISTRICT**

**DECLARATION OF SERVICE**

I am over the age of 18 and I hereby attest and confirm that I personally served an Authorized Agent of  
**USD COURT**  
at their place of business known as **880 FRONT ST , San Diego, CA 92101**, and that I served the following documents:

**QUIET TITLE ; SHAMELLE MORRIS.**

**To Proof of Service, I do hereby declare to be true and correct to the best of my knowledge and ability that I have served the party(s) named hereon with a true copy of the document within.**

**This 6TH Day Of November 2007**



**Signature of Person Serving**

JS 44 (Rev. 11/04)

## CIVIL COVER SHEET

FILED

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

## I. (a) PLAINTIFFS

Shamelle R. Morris  
6547 College Grove Drive #68  
San Diego, CA 92115

(b) County of Residence of First Listed Plaintiff San Diego  
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number)  
Same

## II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

1 U.S. Government Plaintiff  3 Federal Question (U.S. Government Not a Party)  
 2 U.S. Government Defendant  4 Diversity  
 (Indicate Citizenship of Parties in Item III)

## III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

Citizen of This State	<input type="checkbox"/> PTF <input type="checkbox"/> DEF	<input type="checkbox"/> 1 <input type="checkbox"/> 1 Incorporated or Principal Place of Business in This State	<input type="checkbox"/> PTF <input type="checkbox"/> DEF
Citizen of Another State	<input type="checkbox"/> PTF <input type="checkbox"/> DEF	<input type="checkbox"/> 2 <input type="checkbox"/> 2 Incorporated and Principal Place of Business in Another State	<input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 3 Foreign Nation
Citizen or Subject of a Foreign Country	<input type="checkbox"/> PTF <input type="checkbox"/> DEF	<input type="checkbox"/> 4 <input type="checkbox"/> 4	<input type="checkbox"/> 5 <input type="checkbox"/> 6

## IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	<input type="checkbox"/> PERSONAL INJURY	<input type="checkbox"/> 610 Agriculture	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 620 Other Food & Drug	<input type="checkbox"/> 423 Withdrawal	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	<input type="checkbox"/> 28 USC 157	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 635 Personal Injury - Product Liability	<input type="checkbox"/> PROPERTY RIGHTS	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 668 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 670 Other Fraud	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 480 Consumer Credit
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 380 Other Personal Property Damage	<input type="checkbox"/> SOCIAL SECURITY	<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 861 HIA (1395f)	<input type="checkbox"/> 510 Selective Service
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 850 Securities/Commodities/ Exchange
<input type="checkbox"/> 195 Contract Product Liability			<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 875 Customer Challenge 12 USC 3410
<input type="checkbox"/> 196 Franchise			<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 890 Other Statutory Actions
<input type="checkbox"/> REAL PROPERTY	<input type="checkbox"/> CIVIL RIGHTS	<input type="checkbox"/> 710 Fair Labor Standards Act	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 720 Labor/Mgmt. Relations	<input type="checkbox"/> FEDERAL TAX SUITS	<input type="checkbox"/> 892 Economic Stabilization Act
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 740 Railway Labor Act	<input type="checkbox"/> 871 IRS - Third Party 26 USC 7609	<input type="checkbox"/> 894 Energy Allocation Act
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 444 Welfare	<input type="checkbox"/> 790 Other Labor Litigation		<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 791 Emp. Ret. Inc. Security Act		<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice
<input checked="" type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other			<input type="checkbox"/> 950 Constitutionality of State Statutes
	<input type="checkbox"/> 440 Other Civil Rights			

## V. ORIGIN

(Place an "X" in One Box Only)

1 Original Proceeding  2 Removed from State Court  3 Remanded from Appellate Court  4 Reinstated or Reopened  5 Transferred from another district (specify)  6 Multidistrict Litigation  7 Appeal to District Judge from Magistrate Judgment

## VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):  
Title 5 USC sec 1635

Brief description of cause:

Failure to give full disclosure of Reg. Z

## VII. REQUESTED IN COMPLAINT:

 CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMANDS

CHECK YES only if demanded in complaint:

JURY DEMAND:

 Ycs  No

## VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE 11-6-07

SIGNATURE OF ATTORNEY OF RECORD

Shamelle Morris

FOR OFFICE USE ONLY

RECEIPT # 144244 AMOUNT \$350 11/6/07 BY APPLYING IPP

JUDGE

MAG. JUDGE

**UNITED STATES  
DISTRICT COURT  
SOUTHERN DISTRICT OF CALIFORNIA  
SAN DIEGO DIVISION**

**# 144244 - BH**

**November 06, 2007  
14:04:30**

**Civ Fil Non-Pris**  
USAO #: 07CV2122 CIVIL FILING  
Judge.: M. JAMES LORENZ  
Amount.: \$350.00 CA

**Total-> \$350.00**

**FROM: MORRIS V. HOMECOMINGS  
CIVIL FILING**